

Information to identify the case:			
Debtor 1:	Richard T. Huesser		Social Security number or ITIN: xxx-xx-9325
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed for chapter: 13 2/3/25
Case number:	25-11150-ABA		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard T. Huesser	
2. All other names used in the last 8 years	aka Richard Thomas Huesser	
3. Address	1401 Peden Avenue West Deptford, NJ 08093	
4. Debtor's attorney Name and address	Rex J. Roldan Law Office of Rex J. Roldan, PC Washington Professional Campus 900 Route 168, Suite I-4 Turnersville, NJ 08012	Contact phone (856) 232-1425 Email: roldanlaw@comcast.net
5. Bankruptcy trustee Name and address	Andrew B Finberg Office of the Chapter 13 Standing Trustee 535 Route 38 Suite 580 Cherry Hill, NJ 08002	Contact phone 856-663-5002
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 2/4/25

For more information, see page 2

Debtor **Richard T. Huesser**

Case number **25-11150-ABA**

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. <small>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</small></p>	<p>March 6, 2025 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 571 854 9346, Click on JOIN using passcode 0895556855, or call 1-856-329-3438 For additional meeting information go to https://www.justice.gov/ust/moc</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	<p>Filing deadline: 5/5/25</p>
	<p>Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.njb.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	<p>Filing deadline: 4/14/25 Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</p>
	<p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>9. Filing of plan</p>	<p>The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p> <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>	

In re:
Richard T. Huesser
Debtor

Case No. 25-11150-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 04, 2025

Form ID: 3091

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2025:

Recip ID	Recipient Name and Address
db	+ Richard T. Huesser, 1401 Peden Avenue, West Deptford, NJ 08093-1942
520541375	+ Ashley Funding Services, LLC, 355 South Main Street, Suite 300-A, Greenville, SC 29601-2923
520541380	DiMarino Kroop Prieto GI Associates PA, 26 East Red Bank Avenue, Woodbury, NJ 08096-1611
520541382	+ Gloucester County Probation, 1893 Hurffville Road, Sewell, NJ 08080-4281
520541383	+ Gloucester County Prosecutor's Office, 70 Hunter Street, Woodbury, NJ 08096-4606
520541390	+ Limosa, LLC, 3611 South Harbor Boulevard, #100, Santa Ana, CA 92704-7915
520542003	+ Nancy Molina, 1401 Peden Avenue, West Deptford, NJ 08093-1942
520542004	+ Terri Fisherkeller, 1401 Peden Avenue, West Deptford, NJ 08093-1942
520542005	+ Victoria Rudnicki, 1401 Peden Avenue, West Deptford, NJ 08093-1942

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: roldanlaw@comcast.net	Feb 04 2025 20:56:00	Rex J. Roldan, Law Office of Rex J. Roldan, PC, Washington Professional Campus, 900 Route 168, Suite I-4, Turnersville, NJ 08012
tr	+ Email/Text: pmarraffa@standingtrustee.com	Feb 04 2025 20:56:00	Andrew B Finberg, Office of the Chapter 13 Standing Trustee, 535 Route 38, Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 04 2025 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 04 2025 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520541374	EDI: MAXMSAIDV	Feb 05 2025 01:46:00	Aidvantage, PO Box 300001, Greenville, TX 75403-3001
520541376	EDI: CAPITALONE.COM	Feb 05 2025 01:46:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
520541377	+ EDI: AISACG.COM	Feb 05 2025 01:46:00	Capital One Auto Finance, PO Box 165028, Irving, TX 75016-5028
520541378	EDI: PHINGENESIS	Feb 05 2025 01:46:00	Concora Credit, PO Box 4499, Beaverton, OR 97076-4499
520541379	+ EDI: CCS.COM	Feb 05 2025 01:46:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
520541381	EDI: AMINFOFP.COM	Feb 05 2025 01:46:00	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
520541384	EDI: IRS.COM	Feb 05 2025 01:46:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520541385	EDI: JEFFERSONCAP.COM	Feb 05 2025 01:46:00	Jefferson Capital Systems, LLC, PO Box 7999,

District/off: 0312-1

User: admin

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Date Rcvd: Feb 04, 2025

Form ID: 309I

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520541386	^ MEBN		Saint Cloud, MN 56302-9617
		Feb 04 2025 20:54:41	KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520541387	Email/Text: govtaudits@labcorp.com	Feb 04 2025 20:57:00	Labcorp, PO Box 2240, Burlington, NC 27216-2240
520541389	Email/Text: LibertySOP@cscglobal.com	Feb 04 2025 20:57:00	Liberty Mutual Insurance Co, 175 Berkeley Street, Boston, MA 02116
520541388	^ MEBN	Feb 04 2025 20:55:22	Land Home Financial Services, Inc., 3611 South Harbor Boulevard, Suite 100, Santa Ana, CA 92704-7915
520541391	+ EDI: PHINGENESIS	Feb 05 2025 01:46:00	Milestone, PO Box 4499, Beaverton, OR 97076-4499
520541392	EDI: MAXMSAIDV	Feb 05 2025 01:46:00	Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
520541394	+ Email/Text: bankruptcy@pseg.com	Feb 04 2025 20:56:00	PSE&G, ATTN: Bankruptcy Dept, PO Box 490, Cranford, NJ 07016-0490
520541393	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Feb 04 2025 20:56:00	Progressive, PO Box 31260, Tampa, FL 33631-3260
520541395	EDI: Q3G.COM	Feb 05 2025 01:46:00	Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
520541396	+ Email/Text: ngisupport@radiusgs.com	Feb 04 2025 20:56:00	Radius Global Solutions LLC, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3117
520541397	^ MEBN	Feb 04 2025 20:55:02	Receivable Management Services, LLC, 12755 Highway 55, Suite 300, Plymouth, MN 55441-4676
520541398	Email/PDF: resurgentbknofications@resurgent.com	Feb 04 2025 21:02:57	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520541399	+ Email/Text: jcissell@bankofmissouri.com	Feb 04 2025 20:57:00	The Bank of Missouri, 216 West 2nd Street, Dixon, MO 65459-8048
520541400	+ Email/Text: bankruptcydepartment@tsico.com	Feb 04 2025 20:57:00	Transworld Systems, Inc., PO Box 15520, Wilmington, DE 19850-5520
520541401	Email/Text: EDBKNotices@ecmc.org	Feb 04 2025 20:56:00	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
520541402	+ EDI: VERIZONCOMB.COM	Feb 05 2025 01:46:00	Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1	User: admin	Page 3 of 3
Date Rcvd: Feb 04, 2025	Form ID: 309I	Total Noticed: 37
Date: Feb 06, 2025	Signature: <u>/s/Gustava Winters</u>	

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Rex J. Roldan	on behalf of Debtor Richard T. Huesser roldanlaw@comcast.net roldanlaw1@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3